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Universal Coverage's Mavericks

Harry and Louise, Meet Ron and Bob

Ruth Marcus
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Away from the distorting glare of the campaign trail, away from the inflammatory rhetoric about socialized medicine and Hillarycare, garnished wages and millions left uncovered, a remarkable thing is happening in the national health-care debate.

An unlikely pair, Oregon Democrat Ron Wyden and Utah Republican Bob Bennett, have assembled a group of 12 senators, equally divided between the parties, to sign on to health-care legislation far more radical than anything the presidential candidates have proposed.

A dozen senators -- 13 for an instant, when Mississippi Republican Trent Lott signed on just before retiring -- may not sound like much. But this is, Wyden says, the biggest bipartisan group of senators ever to sponsor a measure for universal coverage.

They span the ideological spectrum from Michigan Democrat Debbie Stabenow to Idaho Republican Mike Crapo. The roster includes key Republicans: Minority Whip Lamar Alexander (Tenn.) and the ranking members of the finance and budget committees, Iowa's Chuck Grassley and New Hampshire's Judd Gregg.

And consider what they've agreed to. The Healthy Americans Act is based on the premise -- rejected by John McCain, among others -- that covering everyone is required for getting costs under control. To achieve that, the bill would require that all Americans purchase health insurance -- yes, the very individual mandate that Barack Obama condemns as a Hillary Clinton scheme to "go after people's wages."

It would also overhaul the tax code, doing away with the preferential treatment of employer-sponsored health care. That is widely endorsed by policy types but is anathema to some unions, which have negotiated cushy benefits for members.

In other words, it's got something for everyone to dislike. "Republicans have got to get over the notion that being for universal coverage means a single-payer, government system and we hate a government-run system," Bennett says. "Democrats have to get over the idea that the only way you can cover everyone is a single-payer government-run system."

Wyden and Bennett are the Felix and Oscar of health care -- a Jew and a Mormon; the son of German immigrants who fled the Nazis and the son of a four-term senator; an effusive Democrat

given to bashing Big Oil and a taciturn Republican given to praising the wonders of the free market.

No one -- not even Wyden and Bennett -- thinks the measure will become law anytime soon. No one -- not even Wyden and Bennett -- agrees with every aspect of their proposal. No one -- certainly not Wyden and Bennett -- thinks the process will be simple. But you've got to respect lawmakers who are in for the long haul and not the easy sound bite.

"What Senator Bennett and I hope to be able to do," Wyden says, "is to have this ready so that around Thanksgiving 2008, when the new president will have gotten about four good nights' sleep, people will say, 'Mr. President or Ms. President, there is a significant coalition in the Senate we've gotten together.' "

Under their measure, instead of paying for health coverage, employers would pay workers higher wages, reflecting what they would have spent. Employers that don't now offer insurance would be assessed varying amounts based on their size and profitability. Individuals would buy insurance through state or regional purchasing pools, with premium payments withheld as taxes are now.

Market forces would come into play because various plans would compete on price, but insurers would have to take all applicants and charge the same amounts regardless of age or health status. Medicaid would be eliminated; those in poverty would have their premiums fully subsidized, with partial subsidies for those at up to four times the poverty level.

The result -- as Wyden cheerfully acknowledges -- would be to blow up the existing health insurance system.

To that explosive end, Wyden has visited 70 of his colleagues to sell the Healthy Americans Act. He is aiming for all 99. He checks in almost weekly with such players as Andy Stern of the Service Employees International Union, Safeway chief executive Steve Burd and Todd Stottlemeyer of the National Federation of Independent Business, the influential small-business lobby.

"He's the Energizer Bunny," says Stottlemeyer, whose group hasn't endorsed the measure. "What he's showing is that you can actually, even in a presidential election year like this one, coalesce both Democrats and Republicans around a proposal."

Some of them, anyway. An analysis by the Lewin Group, a consulting firm, found that, even as coverage expanded, the plan would slightly reduce national health spending by lowering administrative costs and increasing competition (read: lower profits for insurance companies and providers). Employers would save money overall, but families earning more than \$40,000 a year would end up paying more on average.

Harry and Louise might have something to say about that. Then again, last time around, Harry and Louise didn't have to reckon with Ron and Bob.

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